



ELECTRONIC DELIVERY AGREEMENT FOR E-STATEMENTS AND E-NOTICES

Electronic Delivery System Requirements:

- Demand Deposit or Savings Account
- Active e-mail account
- Device with Internet access
- PDF Reader (i.e. Adobe Acrobat Reader)
- Internet browser with 128-bit encryption

Electronic Delivery Services Customer Agreement:

In consideration of the Electronic Delivery Services (SERVICES) to be provided by Franklin Savings Bank (BANK) as described from time to time in information distributed by BANK to its customers, the undersigned CUSTOMER agrees as follows:

1. CUSTOMER hereby authorizes BANK to send notice of regular periodic account statement(s) and/or notifications to CUSTOMER or their agent, in lieu of a paper copy, in electronic format for all accounts designated in this Agreement to be viewed through SERVICES via the BANK's Online Banking Service. By utilizing the SERVICES, CUSTOMER agrees to be bound to all rules and regulations applicable to CUSTOMER's deposit account and any other contract for services at BANK as established and amended by BANK.
2. CUSTOMER agrees to receive initial and periodic account disclosure information in an electronic format. BANK will provide this information in a clear, conspicuous manner that CUSTOMER can view, print and/or store using the hardware and software specified above. The consent granted by this paragraph applies to all accounts identified in this Agreement. BANK will notify CUSTOMER of any material change in hardware or software required for retrieving or storing this disclosure information.
3. CUSTOMER understands their right to revoke this Agreement and thereby withdraw consent to communicate with the BANK electronically. In order to withdraw consent and terminate this Agreement, CUSTOMER must notify BANK in writing, 30 days in advance, of this decision delivered to the BANK at the following address: **Franklin Savings Bank, Attn: Accounting Services, 387 Central Street, Franklin NH 03235.**
4. CUSTOMER understands that CUSTOMER has a right to obtain a paper copy of any of the above described disclosures, E-Statements or E-Notices.

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To obtain a paper copy, CUSTOMER must make a specific request to the BANK at the above address or by contacting the Customer Contact Center (603) 934-4445. In some cases, research fees specified in the BANK'S Schedule of Account Fees/Services may apply to CUSTOMER'S request pursuant to this paragraph.

5. CUSTOMER agrees to notify the BANK immediately if CUSTOMER is unable to access any of the information that has been delivered by the BANK in an electronic form or manner.
6. CUSTOMER agrees to provide the BANK with signed, written notice if CUSTOMER's electronic mail address changes. If a valid email address is not provided BANK will be unable to deliver statements electronically and CUSTOMER will need to request statements in paper form. A paper statement fee may apply.
7. BANK shall not be responsible or liable for:
 - Consequential or incidental damages from negligent performance by BANK of its SERVICES.
 - Damages arising from unauthorized access to Electronic Delivery Services.
 - Any costs associated with updating, modifying or terminating CUSTOMER'S software or hardware.
8. CUSTOMER agrees to receive this account statement(s) and/or notifications electronically, along with all required disclosures, and cease receiving paper statements and disclosures. You are also confirming that you have read the information concerning electronic statements and notices, and have the required hardware and software to receive, view, print and save the electronic statements or notices.

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